

Exhibit 1

APPENDIX A

THIS DOCUMENT CONSTITUTES PART OF A PROSPECTUS
COVERING SECURITIES THAT HAVE BEEN REGISTERED
UNDER THE SECURITIES ACT OF 1933

M&T BANK CORPORATION RETIREMENT SAVINGS PLAN

Appendix dated June 7, 2010 to the
Prospectus/Summary Plan Description (SPD) dated
January 1, 2006

This Appendix provides certain current information regarding the Plan identified above, which is fully described in the Prospectus/SPD to which this Appendix relates, and the Investment Options in which Plan participants may invest pursuant to the Plan. Capitalized terms in this Appendix have the same meaning assigned in the Prospectus/SPD.

More detailed information about each of the Investment Options described below, other than M&T Bank Corporation Common Stock (“Company Stock”) and the T. Rowe Price Equity Index Trust, is contained in the prospectus and annual report for the Investment Option. More detailed information about the T. Rowe Price Equity Index Trust is contained in a “Trust Fact Sheet.” You may obtain copies of the most recent prospectuses and/or the Trust Fact Sheet by contacting the Recordkeeper (T. Rowe Price) at its Internet website at <http://rps.troweprice.com/>, or by calling the toll-free Plan Account Line at (800) 922-9945. You should read these materials carefully before making a decision to invest in a particular Investment Option.

Investment Options

You are permitted to allocate future contributions and amounts already in your Account among one or more of 23 different Investment Options. Except for Company Stock and T. Rowe Price Equity Index Trust, each of the Investment Options is a mutual fund. A mutual fund pools the money of various investors (individuals, savings plans, pension plans, etc.). Professional managers use this money to buy investments for the mutual fund's portfolio according to the fund's specific objectives.

The 23 Investment Options are as follows:

Company Stock

- M&T Bank Corporation Common Stock

Growth Funds

- Harbor International Fund, Inv.
- MTB International Equity Fund, Institutional I
- MTB Large Cap Growth Fund, Institutional I
- MTB Large Cap Value Fund, Institutional I
- MTB Mid Cap Growth Fund, Institutional I
- MTB Small Cap Growth Fund, Institutional I
- Selected American Shares Fund, D
- T. Rowe Price Balanced Fund
- T. Rowe Price Equity Income Fund
- T. Rowe Price Growth Stock Fund
- T. Rowe Price Small-Cap Value Fund
- TIAA-CREF Mid-Cap Value, Retire Fund
- Vanguard Institutional Index Fund

Income Funds

- MTB Intermediate-Term Bond Fund, Institutional I
- MTB U.S. Government Bond Fund, Institutional I
- PIMCO Total Return Fund, Admin. Shares

Stability Fund

- MTB Prime Money Market Fund*, Institutional

"One-Step" Funds

- T. Rowe Price Retirement Income Fund
- T. Rowe Price Retirement 2010 Fund
- T. Rowe Price Retirement 2020 Fund
- T. Rowe Price Retirement 2030 Fund
- T. Rowe Price Retirement 2040 Fund